

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

FILED
GREENVILLE
AUG 22 2 34 PM '84

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Donald F. Hoppis and Gina Marie Cansler
Fountain Inn, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto First Federal Savings and Loan Association of South Carolina

a corporation organized and existing under the laws of The United States, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Thirty-Four Thousand Nine Hundred Twenty-Eight and No/100----- Dollars (\$34,928.00-----),

with interest from date at the rate of Fourteen----- per centum (14.00-----%) per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan Association of South Carolina in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Thirteen and 85/100----- Dollars (\$413.85-----), commencing on the first day of August, 1984, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 2014.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of GREENVILLE

State of South Carolina:

ALL that piece, parcel or lot of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, Fairview Township, and in the Town of Fountain Inn on the East side of Givens Street, with the following metes and bounds, to-wit:

BEGINNING at an iron pin in the Northern edge of Givens Street, joint corner with land formerly belonging to H. N. Gault, and running thence with said Street N. 63-45 W. 102 feet to an iron pin, joint corner with Lot No.3 on said Street; thence with the joint line of Lot No. 3 N. 26-33 E. 142.8 feet to an iron pin, joint corner with Lots Nos. 1, 2, and 3; thence with the joint line of Lot No. 1 S. 62-03 E. 125 feet to an iron pin on line of land formerly H. N. Gault; thence with line of land formerly H. N. Gault S. 35-48 W. 143.3 feet to an iron pin on Givens Street, the beginning point, being known and designated as Lot No. 4 on a plat of the Lurea M. Drummond property made by W. J. Riddle, Surveyor October 9, 1951. Said lots being bounded by Lots Nos. 1, 2 and 3 of the Lurea Drummond property as shown on said Plat, by Givens Street, and by former H. N. Gault Property.

This being the same lot of land conveyed to Donald F. Hoppis and Gina Marie Cansler by deed of Clifford Hammond and Cleo E. Hammond, said deed recorded in the RMC Office for Greenville County, SC in Deed Book 1215 at Page 305 of even date herewith. GCRH

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST OR DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.

The above described property is hereby conveyed subject to rights of way, easements, conditions, public roads and restrictive covenants, if any, reserved on plats and other instruments of public record and actually existing on the ground affecting said property, and so much of said property as lies within the right of way of Givens Street, public roadway. Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity: provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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